



Analysis of Factors Affecting the Intention to Donate on the kitabisa.com Platform; Technology Acceptance Model Approach

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| ABSTRACT In this day and age, the Crowdfunding platform is gaining popularity in fundraising for charitable causes. With the utilization of the internet, it allows for the receipt of small donations from numerous individuals, which can fund specific programs or businesses through various crowdfunding platforms. The objective of this research is to measure the public's interest in donating on the digital platform kitabisa.com, using the technology acceptance model (TAM) theory approach, with trust as an intervening variable. The method employed is quantitative research using Structural Equation Modeling (SEM) with AMOS 24 software, involving 127 respondents in Jakarta. The research findings indicate that perceived ease of use has a positive influence on trust, as does perceived usefulness. Additionally, both variables also have a positive impact on behavioral intention. Furthermore, trust also has a positive influence on behavioral intention. These findings provide a deeper understanding of the factors that influence public interest in donating through Kitabisa.com. It is hoped that the results of this research can help online donation platforms in enhancing usage, public trust, and motivating individuals to actively engage in contributing through the platform. Toywords: Technology acceptance model, Trust, Crowdfunding platform | | | |

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INTRODUCTION

In this digital era, crowdfunding platforms are increasingly popular in raising funds for charities. By utilizing the internet, these platforms make it possible to receive small-value donations from many individuals, who can collectively finance certain programs or businesses through various types of crowdfunding such as prize-based, donation, equity and royalty-based crowdfunding (Zauro et al., 2020). This phenomenon is increasingly growing thanks to technological advances, the potential is quite large, in 2021 the global crowdfunding market is worth 12.27 billion US dollars and is expected to experience a multiple increase in 2027, growing at a compound annual growth rate (CAGR) of 11 percent(Statista, 2022).

In Indonesia itself, fundraising (crowdfunding) has strengthened in recent years, in 2009-2011 starting with the initiation of Prita justice coin fundraising and succeeded in raising funds amounting to 825 million rupiah.(Okenews, 2009). Then there were actions to raise funds for humanity, such as coins for balqis who needed liver transplant treatment costs and succeeded in raising funds of 1 billion.(Datiknews, 2010), and then local crowdfunding platforms emerged such as AyoPeduli.com, KitaBisa.com, Wujudkan.com and others. In the global realm, there are IndieGoGo.com and kickstarter.com which have succeeded in raising hundreds of millions of dollars in funding since 2009.

The crowdfunding market in Indonesia has great potential as an instrument for raising investment funds with the support of soaring internet usage. The Indonesian Internet Service Providers Association reported that internet usage for the 2021-2022 period amounted to 210,026,769 million people or around 77.02 percent of the total population of Indonesia. This number of users shows an increasing trend of 3.3 percent from the previous period. With penetration from the millennial generation (aged 19-34 years) of 98.64 percent and aimed at social media(APJII, 2022). Referring to the Vintage Market Research report, it explains that the increase in the use of social media has also accelerated the growth of the Global Crowdfunding Market, especially the demand for prize-based crowdfunding with the total Global Market estimated to reach USD 43.48 Billion in 2028. Meanwhile, Global Market revenue in 2021 will reach USD 17 Billion. .39 Billion, and is expected to grow at a Compound Annual Growth Rate (CAGR) of 16.50%(Vantage Market Research, 2022).

Apart from support from internet use, the crowdfunding market in Indonesia is also supported by generous socio-cultural communities. Based on the Charities Aid Foundation (CAF) survey, it shows that Indonesia is the most generous country in the world in 2021, Indonesia is in the top ranking with a score of 69 percent, previously in 2018 the score was 59 percent. The results of the survey illustrate that among 10 Indonesians there are 8 generous people who will donate their wealth. The level of concern measured in the survey shows that 65 percent of Indonesian people will help even strangers, then 83 percent said they would donate in the form of money and 60 percent said they would be involved in volunteer activities.(CAF, 2021).

Utilizing the potential of the crowdfunding market in Indonesia is very important in realizing creative ideas and providing opportunities for programs or businesses that cannot be reached through traditional funding sources. However, to maximize the use of crowdfunding markets, research is needed that examines investors' intentions in adopting online platforms for their investment activities(Sulaeman, 2021).

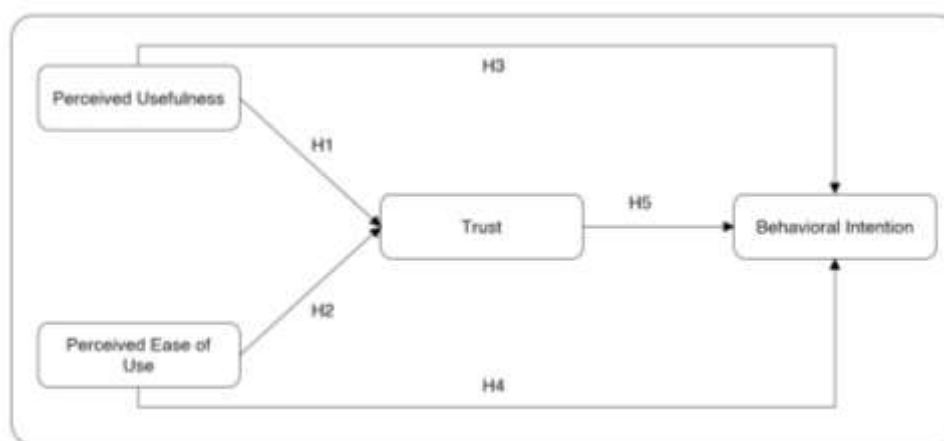
Several researchers have used the Technology Acceptance Model (TAM) to study people's behavioral intentions towards crowdfunding activities. Findings from previous research reveal that the acceptance model has a positive and significant effect on crowdfunder behavioral intentions.(Kawitan & Sulistyawati, 2021; Masrizal et al., 2022; Mohd Thas Thaker, 2018; Mohd Thas Thaker et al., 2018), while the Unified Theory of Acceptance and Use of Technology has no significant effect(Kawitan & Sulistyawati, 2021). Meanwhile, several researchers have modified the TAM model in measuring

crowdfunder behavioral intentions, for example research Astuti & Prijanto, (2021) combines the Theory of Planned Behavior model, Irawan et al., (2022) and Sulisdika et al., (2022) modify by entering the trust variable.

This research aims to analyze the Technology Acceptance Model (TAM) theory in the context of donations via the Kitabisa.com platform and examine the factors that influence people's interest in donating, with trust as an intervening variable in the process. This research will be conducted in the South Tangerang City area involving respondents who have participated in donating via Kitabisa.com. The data collection method used is a questionnaire which will be given to respondents. Thus, it is hoped that this research can provide a better understanding of the factors that influence people's interest in donating via crowdfunding platforms.

RESEARCH METHODOLOGY

This research uses a quantitative approach in the form of a survey to explore observable facts and present a strong explanation for the problems identified. A survey instrument was developed to investigate donation intentions using the Technology Acceptance Model (TAM) approach with trust as an intervening variable. The research variable was developed from previous studies, Perceived Usefulness (PU) adopted the concept Chuang et al., (2016) and Thaker et al., (2018) with 3 items, Perceived Ease of Use (PEOU) adopts the concept of Thaker et al., (2018) with 4 items, then develop the concept of Moysidou & Hausberg, (2020) with 5 items and Behavioral Intention measured with 3 items Thaker et al., (2018). The research construct was measured using a five-point Likert-type scale, ranging from 1 = “strongly disagree” to 5 = “strongly agree”. Model testing was carried out using the Structural Equation Modeling (SEM) approach using AMOS 22.0 software and using a two-step procedure (JF Hair, 2011) to analyze the data in this research. This research was conducted in DKI Jakarta, respondents in the research were taken with the criteria of having made a donation on the digital platform kitabisa.com within the last 6 months. The number of respondents involved in this research was 127 respondents, according to Hair et al., (2010) for quantitative research, a sample of 100 to 200 is included in the medium category. The survey was conducted using a questionnaire via Google Form and distributed to all respondents.



RESULT AND DISCUSSION

Research result

The characteristics of the respondents presented in Table 1 show that male respondents (65.3%) were greater than female respondents (34.6%). Respondents in this study were classified into seven different age groups. The largest age range is 26-30 years with a percentage of 46.5%. Followed by the age range 31-35 years (22.0%), 20-25 years (13.4%), 36-40 years (8.7%), 41-45 years (3.1%), 46- 50 years (4.7%), and more than 50 years (1.6%). In terms of education, the majority of respondents have a high level of education. The highest level of education is Strata 1 (S1) with a percentage of 42.5%. Followed by Strata 2 (S2) with a percentage of 29.1%, Strata 3 (S3) with a percentage of 8.7%, high school with a percentage of 10.2%, Diploma III with a percentage of 3.1%, and less than high school with a percentage of 6.3%. Based on domicile, the majority of respondents came from South Jakarta with a percentage of 33.1%. Then followed by Central Jakarta (28.3%), East Jakarta (18.1%), North Jakarta (11.0%), and West Jakarta (9.4%).

Table 1. Characteristics of Respondents

| | | N | % |
|-----------|-----------------|----|-------|
| Gender | Man | 83 | 65.35 |
| | Woman | 44 | 34.65 |
| Age Range | 20-25 Years | 17 | 13.39 |
| | 26-30 Years | 59 | 46.46 |
| | 31-35 Years | 28 | 22.05 |
| | 36-40 Years | 11 | 8.66 |
| | 41-45 Years | 4 | 3.15 |
| | 46-50 Years | 6 | 4.72 |
| | >50 Years | 2 | 1.57 |
| Education | <high school | 8 | 6.30 |
| | high school | 13 | 10.24 |
| | Diploma III | 4 | 3.15 |
| | Bachelor degree | 54 | 42.52 |
| | Stratum 2 | 37 | 29.13 |
| | Stratum 3 | 11 | 8.66 |
| Domicile | South Jakarta | 42 | 33.07 |
| | Central Jakarta | 36 | 28.35 |
| | East Jakarta | 23 | 18.11 |
| | North Jakarta | 14 | 11.02 |
| | West Jakarta | 12 | 9.45 |

Consistent with Anderson & Gerbing, (1988), the data analysis procedure in structural equation modeling (SEM) is carried out using a two-step technique. The results of AMOS analysis can be used to test research hypotheses if all indicators in the model meet the

requirements for validity, construct reliability and variance extracted. The validity test is carried out by looking at the loading factor value of each indicator on the construct. In most references, a factor weight of 0.5 or more is considered to have validation that is strong enough to explain the latent construct. In this research, the minimum accept loading factor is 0.5 and provided that the CR value of each construct is > 0.7 and the AVE value is > 0.7 (Hair et al., 2010).

Table 2. Variable Measurement

| Variable | Factor loading | CR | Construct reliability | AVE |
|-------------------------------------|----------------|--------|-----------------------|------|
| <i>Perceived Usefulness</i> | | | 0.89 | 0.67 |
| PU1 | 0.694 | Fixed | | |
| PU2 | 0.858 | 8,804 | | |
| PU3 | 0.894 | 9,116 | | |
| PU4 | 0.852 | 8,747 | | |
| <i>Perceived Ease of Use</i> | | | 0.93 | 0.72 |
| PEOU1 | 0.805 | Fixed | | |
| PEOU2 | 0.798 | 10,102 | | |
| PEOU3 | 0.87 | 11,405 | | |
| PEOU4 | 0.869 | 11,383 | | |
| PEOU5 | 0.869 | 11,375 | | |
| <i>Trust</i> | | | 0.92 | 0.7 |
| TR1 | 0.793 | Fixed | | |
| TR2 | 0.811 | 10,115 | | |
| TR3 | 0.874 | 11,194 | | |
| TR4 | 0.836 | 10,546 | | |
| TR5 | 0.862 | 10,985 | | |
| <i>Behavioral Intention</i> | | | 0.82 | 0.61 |
| BI1 | 0.82 | Fixed | | |
| BI2 | 0.826 | 10,411 | | |
| BI3 | 0.762 | 9,357 | | |

Table 2 shows that the factor loading value has a value above the acceptance value, namely 0.50, as well as the construction reliability and variance extracted load values having a value greater than the minimum level, namely 0.70. These value loadings confirm that the indicators of each construct are reliable and can be tested using structural equation modeling (SEM).

Table 3. Hypothesis Testing

| Hypothesis | Estimate | Critical ratio | p-Value | Results |
|-------------------------------|----------|----------------|---------|-----------|
| H1 : PU → Trust | 0.431 | 3,587 | 0,000 | Supported |
| H2 : PEUO → Trust | 0.469 | 4,035 | 0.015 | Supported |
| H3: PU → Behavioral Intention | 0.281 | 2,137 | 0.033 | Supported |
| H4: PEUO → Behavioral | 0.445 | 3,566 | 0,000 | Supported |

| | | | | |
|----------------------------------|-------|-------|-------|-----------|
| Intention | | | | |
| H5: Trust → Behavioral Intention | 0.317 | 2,217 | 0.027 | Supported |

Goodness of fit: CMIN/df=3.30; CFI=0.959; AGFI=0.913; GFI=0.947; IFI=0.966; NFI=0.953; TLI=0.936; RMSEA=0.06; SRMR=0.05

Table. 3 confirms several findings in this research, Perceived Usefulness (PU) influences trust and behavioral intention (supports h1 and h3). Perceived Usefulness also influences behavioral intention (supports h2 and h4), and trust influences behavioral intention (supports h5).

Discussion

The Influence of Perceived Usefulness on Trust

In line with previous research by Linardi & Nur (2021) found that trust attitudes towards crowdfunding activities can be formed by Perceived Usefulness. Meanwhile findings Wilson et al., (2021) states that customers will feel that a new system or technology will provide added value for them, customers will put their trust in a new product or technology, which is an important aspect in decision making and product purchasing. Perceived usefulness is the level of importance given to a product or service based on the information received by consumers. These two concepts are interconnected and influence each other (Davis, 1989).

Perceived usefulness can increase the level of trust held by consumers. Consumers will have a higher level of trust if they believe that the product or service offered will help them achieve their goals. This can help them make wiser decisions and take the necessary actions to achieve their goals (Moysidou & Hausberg, 2020). Thus, the level of trust held by consumers will increase. These findings suggest that companies or charitable institutions must strive to increase the level of perceived usefulness possessed by consumers. This can be done by providing useful information about the products or services they offer, as well as providing an easy way to purchase those products or services. Companies must also increase the level of consumer trust by creating positive customer experiences and providing satisfactory customer service.

The Influence of Perceived Ease of Use on Trust

The findings of this study are in line with research Linardi & Nur (2021), the research revealed that Perceived ease of use (PEOU) has a significant influence on a person's level of trust. According to Nangin et al., (2020), When interacting with others, people consciously capture information and use existing information, such as appearance, to judge how trustworthy the charity, or in this context, the service or product provider is. If a website development institution tries to make the website easier to use with navigation that is easier for users to understand, then it can also be interpreted that the institution is committed to maintaining relationships with customers. This commitment and sincerity gives customers confidence that the company really does business without the intention of being opportunistic so that it can build customer trust. (Nambiar & Bolar, 2023).

This condition is because people who find it easy to use a product or service will usually be more inclined to trust that product and service. With a high level of trust, users will be more inclined to use the product or service more often. Thus, PEOU can help to

increase the level of loyalty and loyalty of users. PEOU also plays an important role in building long-term relationships between organizations and customers (Prashar & Gupta, 2023). Overall, Perceived ease of use has a significant influence on a person's level of trust in a product, service or organization. This means that organizations must provide products and services that are easy to use to build a high level of trust and create long-term relationships with customers.

The Influence of Perceived Usefulness on Behavioral Intention

Consistent with research Mohd Thas Thaker et al., (2018) and Taufiqurohman & Fadilla (2022), the research results show that Perceived Usefulness influences Behavioral Intention. In the Technology Acceptance Model (TAM) theory, Davis, (1989) stated that Perceived Usefulness is one of the factors that can foster Behavioral Intention.

Perceived Usefulness refers to an individual's perception that the use of a technology or information system will increase their productivity or performance in achieving certain goals. Meanwhile, Behavioral Intention refers to an individual's willingness to use technology or information systems. Perceived usefulness is a concept related to how useful a person considers a technology or product. This concept has long been used in technology theory and consumer behavior. This concept explains how someone views a technology or product and gauges whether they will use it or not (Rahman et al., 2020). The influence of perceived usefulness on behavior intention is a close relationship between perceived usefulness and the behavior in question. The higher the level of perceived usefulness, the higher the level of behavioral intention to use a technology or product.

This is because people who see a technology or product as useful are more likely to use it. The implication of perceived usefulness on behavioral intention in charity activities is that people who see a technology or product as useful will be more inclined to donate time, energy and other resources to charity programs. This happens because people who see a technology or product as useful will be more likely to do something that benefits them. That way, the charity activities they carry out will be more likely to be successful (Al-Qaysi et al., 2020).

Perceived Usefulness It can be a concern for Crowdfunding service providers which are increasingly popular. In order to get active donors, institutions must focus on clear charitable objectives and show transparency regarding the use of donations. By taking these actions, companies can increase application usage and encourage users to more actively participate in charitable actions, as well as strengthen the company's image as a company that cares and has a positive impact on society. (Linardi & Nur, 2021).

The Influence of Perceived Ease of Use on Behavioral Intention

In line with research Asmy, (2018) and Taufiqurohman & Fadilla (2022), the findings in this study show that Perceived Ease of Use (PEOU) influences Behavioral Intention. Perceived Ease of Use (PEOU) is an individual's perception of how easy it is to use a system or technology. Behavioral Intention is a person's intention to carry out an action. In

charitable activities, Behavioral Intention refers to a person's intention to carry out charitable actions (Davis, 1989). Several studies have shown that Perceived Ease of Use has a significant influence on Behavioral Intention in various contexts. A study by Jaziri & Miralam, (2019) showed that PEOU influences individuals' attitudes toward system use and their behavioral intentions.

The influence of perceived ease of use on behavior intention is that the higher the level of perceived ease of use, the higher the level of possibility for people to take the desired action (Djimesah et al., 2022). This is because when someone judges that a technology is easy to use, they will be more likely to use it (Jaziri & Miralam, 2019; Masrizal et al., 2022). According to the concept of differentiation theory, when the level of perceived ease of use is high, a person will tend to take the desired action. This is because they will feel more comfortable with the product or technology they use (Wahyu et al., 2020).

In increasing Perceived Ease of Use (PEOU) on charity websites, Al-Qaysi et al., (2020) recommend several strategies that can be implemented by simplifying the appearance of the website so that it is easy to understand and use, simplifying the donation process by placing simple and easy to understand forms, displaying testimonials or reviews from previous donors to strengthen user trust in the charity website, and providing good user service through customer service that is quick to respond and easy to contact. By implementing these strategies, it is hoped that it will increase public trust and participation in charity activities through the website.

The implication of perceived ease of use in crowdfunding activities is that crowdfunding platforms must ensure that they provide users with an experience that is easy to understand and use (Jaziri & Miralam, 2019; Kawitan & Sulistyawati, 2021). By providing users with an interface that is easy to use and access, crowdfunding platforms can increase the level of behavioral intention and increase user participation. In other words, crowdfunding platforms must ensure that they provide an intuitive and easy-to-use experience in order to attract and retain user participation (Djimesah et al., 2022).

The Influence of Trust on Behavior Intention

The findings of this research show that Trust can have a positive impact on Behavior Intention, these findings confirm research conducted by Linardi & Nur (2021). Study Kim et al., (2020) emphasizes that trust is very important in influencing a person's behavioral intention in various contexts, including in charitable activities. High trust in a charitable organization or philanthropic institution can influence positive behavioral intentions, such as making donations, participating in charity programs, or volunteering.

A study shows that individuals who feel trust in a charity organization or program will be more likely to make a donation or participate in that charity program. This trust can be gained through the reputation of the organization or charity program, transparent and clear information about the use of funds collected, as well as positive experiences felt

by previous supporters or donors.(Moysidou & Hausberg, 2020). In managing charity programs, organizations or charity programs also need to pay attention to other factors that can influence trust in society. For example, by providing clear information about the use of funds, ensuring openness and accountability in reporting funds collected, and building good relationships with supporters or donors(Islam et al., 2021).

In this case, trust plays an important role in influencing individuals' behavioral intentions in carrying out charitable activities in charity programs. Therefore, organizations or charity programs need to pay attention to and build trust in the community to obtain more active participation and support in the charity programs they run.

CONCLUSION

Based on the research results, it can be concluded that Perceived Usefulness (PU) has a positive influence on trust and behavioral intention, and also directly influences behavioral intention. Apart from that, trust also has a positive influence on behavioral intention. These findings indicate that perceived usefulness and trust play an important role in shaping people's interest in donating via crowdfunding platforms. Therefore, crowdfunding platforms need to focus on improving user experience and building trust to encourage active participation from the public in donating through the platform.

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